

REMARKS

Applicant respectfully requests reconsideration and allowance of the subject application. Claim 1 has been amended hereby to incorporate the subject matter of now canceled dependent claim 30. Claim 30 was not rejected by the current Office Action, so it is believed that claim 1 is now in condition for allowance. A careful review of the art relied upon validates the foregoing position. Claim 44 is canceled hereby without prejudice or disclaimer of the subject matter therein.

Rejections Under 35 U.S.C. § 112

A number of claims stand rejected under 35 U.S.C. § 112, second paragraph. Applicant respectfully submits that the amendments to the claims and/or cancellation of claims render the rejection under Section 112 moot. Accordingly, Applicant respectfully requests the Examiner to reconsider and withdraw the present rejection.

Rejections Under 35 U.S.C. § 103

Claims 1, 2, 6-8, 10-12, 14, 15, 17-24, 27-29, 34-38, 40, 41, 43, 45 and 46 stand rejected under 35 U.S.C. §103(a) as being obvious in view of U.S. Patent Publication No. 20020099586 to Bladen et al. (hereinafter "Bladen"), U.S. Patent Publication No. 20030037063 to Schwartz (hereinafter "Schwartz") and U.S. Patent No. 6,785,728 to Schneider et al. (hereinafter "Schneider"). Additionally, claims 3-5, 46 and 47 stand rejected under 35 U.S.C. §103(a) as being obvious in view of Bladen and Schwartz, and further in view of U.S. Patent Publication No. 20030135554 to Belloti et al. (hereinafter "Belloti"). These rejections are respectfully traversed.

Amended claim 1 of the present Application recites:

A graphical and interactive interface system for managing risk management information, comprising:

a secure database having risk management information accessible by authorized access through a network;

a graphics interface for generating graphic data of the risk management information in response to the authorized access, *the graphics interface further for providing drill-down linkage between high level summary and low level explanatory details based upon contributing factors to a risk quality rating, the drill-down linkage enabling retrieval of lower-level interactive information;* and

means for generating email to alert authorized users to updates to the risk management information,

wherein the risk management information is segmented within the database for association with a plurality of companies having proprietary interest in, and authorized access to, one or more segments of the risk management information, and wherein the risk management information pertains to property risks associated with loss of existing property associated with a plurality of entities located at a plurality of respective facilities. (Emphasis added.)

The combination of relied upon citations does not render obvious at least "*the graphics interface further for providing drill-down linkage between high level summary and low level explanatory details based upon contributing factors to a risk quality rating, the drill-down linkage enabling retrieval of lower-level interactive information.*" (Emphasis added.)

The subject matter emphasized from claim 1 was taken from now canceled claim 30. That claim is not rejected by the Office. Therefore, claim 1 is now in condition for allowance. However, the Office is reminded, if the Office finds that the subject matter added to claim 1 does not make the claim allowable, an action on the merits immediately subsequent hereto may not be made Final.

Therefore, for at least the foregoing reasons, the combination does not render the subject matter of claim 1 obvious and the rejection should be reconsidered and withdrawn.

The remaining claims depend from claim 1 and the rejections with regard to those claims should be withdrawn by virtue of the dependency. Moreover, the dependent claims recite features that, when taken together with those of claim 1, are not rendered obvious by Bladen, Schwartz and Schneider, or Bladen, Schwarz and Belloti.

Conclusion

In accordance with the foregoing remarks, Applicant believes that the pending claims are allowable and the application is in condition for allowance. Therefore, a Notice of Allowance is respectfully requested. Should the Examiner have any further issues regarding this application, the Examiner is requested to contact the undersigned attorney at the provided email address.

Respectfully Submitted,

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Dated: October 20, 2008

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